

<i>SERFF Tracking Number:</i>	<i>RURL-125967796</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fireman's Fund Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>FF09CH-1</i>		
<i>TOI:</i>	<i>02.1 Crop</i>	<i>Sub-TOI:</i>	<i>02.1001 Crop-Hail Non-Federally Reinsured Only</i>
<i>Product Name:</i>	<i>2009 AR form filing</i>		
<i>Project Name/Number:</i>	<i>2009 AR form filing/FF09CH-1</i>		

## Filing at a Glance

Company: Fireman's Fund Insurance Company

Product Name: 2009 AR form filing

TOI: 02.1 Crop

Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured Only

Filing Type: Form

SERFF Tr Num: RURL-125967796

SERFF Status: Closed

Co Tr Num: FF09CH-1

Co Status:

Author: Sandy Holte

Date Submitted: 12/29/2008

State: Arkansas

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins

Disposition Date: 12/31/2008

Disposition Status: Approved

Effective Date (New): 12/31/2008

Effective Date (Renewal): 12/31/2008

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal):

State Filing Description:

## General Information

Project Name: 2009 AR form filing

Project Number: FF09CH-1

Reference Organization:

Reference Title:

Filing Status Changed: 12/31/2008

State Status Changed: 12/31/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: 2009 CROP-HAIL INSURANCE INDEPENDENT FORMS FILING

Fireman's Fund Insurance Company NAIC #21873

File. No. FF09CH-1

Status of Filing in Domicile: Not Filed

Domicile Status Comments: Domicile state is CA

Reference Number:

Advisory Org. Circular:

Deemer Date:

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Rural Community Insurance Agency, Inc. is the Managing General Agency for the above captioned company and has been granted filing authority for the crop insurance lines of business. Fireman's Fund is a member of National Crop Insurance Services (NCIS).

Effective with the 2009 season we wish to file revisions to our current filed independent Special Provisions form. We are also filing a revision to our mandatory Harvested Stored Grain Endorsement. The revisions are outlined in detail in the Summary of Form Changes for 2009.

## Company and Contact

### Filing Contact Information

Sandy Holte, Operations Analyst - Claims Underwriting	Sandra.Holte@rcis.com
3501 Thurston Ave	(763) 323-2158 [Phone]
Anoka, MN 55303	(763) 712-2531[FAX]

### Filing Company Information

Fireman's Fund Insurance Company	CoCode: 21873	State of Domicile: California
777 San Marin Drive A26	Group Code: 761	Company Type: Property and Casualty
Novato, CA 94998	Group Name: Allianz Group	State ID Number:
(415) 899-3077 ext. [Phone]	FEIN Number: 94-1610280	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	It's \$50 per form and I'm filing a revision to two forms.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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<b>Fireman's Fund Insurance Company</b>	<b>\$100.00</b>	<b>12/29/2008</b>	<b>24740657</b>



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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Llyweyia Rawlins	12/31/2008	12/31/2008

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## Disposition

Disposition Date: 12/31/2008  
Effective Date (New): 12/31/2008  
Effective Date (Renewal): 12/31/2008  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	RURL-125967796	State:	Arkansas
Filing Company:	Fireman's Fund Insurance Company	State Tracking Number:	EFT \$100
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Summary of changes	Approved	Yes
Supporting Document	Authorization Letter	Approved	Yes
Form	Special Provisions	Approved	Yes
Form	Harvested Stored Grain Endorsement	Approved	Yes

SERFF Tracking Number:	RURL-125967796	State:	Arkansas
Filing Company:	Fireman's Fund Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	FF09CH-1		
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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Special Provisions	HA-2173 (02-09)	02-09	Endorsement/Amendment/Conditions	Replaced Form #: HA-2173 (03-08) Previous Filing #:		HA-2173_02-09_AR spec prov.pdf HA-2173_03-08_WITHDRAWN.pdf
Approved	Harvested Stored Grain Endorsement	HA-2052A (02-09)	02-09	Endorsement/Amendment/Conditions	Replaced Form #: HA-2052 (01-08) Previous Filing #:		HA2052A_02-09_.pdf HA2052_01-08 WITHDRAWN.pdf

**CROP-HAIL POLICY-BASIC FORM  
SPECIAL PROVISIONS**

**ARKANSAS**

**1. PERILS INSURED AGAINST.**

We insure for direct loss to crops described in the Schedule of Insurance caused by:

a. *Hail*

b. *Fire and Lightning*

We cover loss by fire and lightning before harvest and while crop is still in the harvester, except that fire and lightning will not apply to any crop that has been planted in current year small grain crop, stubble or residue.

Fire and Lightning coverage does not extend to cotton modules.

c. *Transit Coverage (Except Cotton and Tobacco)*

While the harvested crop is being transported to the first place of storage not to exceed 100 miles, this policy is extended to cover loss caused by:

- (1) Fire and Lightning
- (2) Windstorm
- (3) Collision
- (4) Overturn
- (5) Collapse of bridges, docks and culverts

However, *Transit Coverage* is excess over any other valid and collectable insurance.

*FIRST PLACE OF STORAGE* means any drying apparatus, drying bins or storage facility of any kind.

d. *Fire Department Service Charge*

We will pay up to \$250 for your obligation assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect the unharvested crop.

No Excess Over Loss or Deductible will apply to Fire, Lightning and Transit Coverage or Fire Department Services Charge.

**2. CATASTROPHE LOSS AWARD.**

When a loss exceeds 70% on any acre of the insured crop an additional amount of one-half of the percent of loss that is in excess of 70% will be paid. However:

- a. the total amount payable per acre shall not exceed the amount of insurance applying at the time of loss;
- b. this award will not be paid if the loss is subject to any Excess Over Loss or Deductible provision which does not disappear at or less than 70% loss.

**3. CANNING BEANS AND CANNING PEAS.**

Insurance on canning beans and canning peas will expire 60 days after the crop is clearly visible above the ground.

**4. CORN AND SORGHUM SEED PRODUCTION.**

On corn grown for seed purposes, the amount of any loss will be determined in the same manner as for ordinary field corn. On sorghum crops grown for seed purposes, the amount of any loss will be determined in the same manner as for ordinary field sorghum.

**5. HAY, FORAGE AND GRASS CROPS.**

- a. For hay, forage or other crops harvested more than once each growing season, the limit of insurance per acre provided for each cutting or harvest will be determined by dividing the total insurance per acre by the number of cuttings or harvests.
- b. If your Schedule of Insurance specifies a limit of insurance per acre for each cutting or harvest, Section (a) will not apply.
- c. When hay and grass crops grown for seed are insured:
  - (1) The insurance will apply only to the cutting to be harvested for seed.
  - (2) For crops other than alfalfa, until the seed is set, a maximum of 25% of the insurance per acre stated in the Schedule of Insurance will apply.
  - (3) For alfalfa seed production, prior to sufficient pollinator bees in hives being placed in the field, a maximum of 25% of the insurance per acre stated in the Schedule of Insurance will apply. On the day after the bees have been placed and each following day, an additional 3% becomes effective until 100% of the limit of insurance is in effect.

**6. REPLANTING DESTROYED CROPS (Except cotton, small grain crops and rice).**

- a. When any acre of crop is damaged by an insured peril to the extent that replanting is necessary, as determined by us, and you choose to replant to the same or substitute crop, the percentage of loss will be the lesser of either:
  - (1) the percent of loss sustained to the original crop less any applicable deductible; or
  - (2) the insured's actual expense of replanting each acre to a like or substitute crop, not to exceed 20% of the insurance applying to each replanted acre.

- b. The limit of insurance will be reduced by any payment determined in provision 6.b. but will not be reduced by any payment determined in provision 6.a. The insurance will continue on the replanted crop if of like kind. If not of like kind, the insurance will transfer to the substitute crop at the appropriate premium upon approval by us. No Excess Over Loss or Deductible Provision will apply to the expense of replanting.
- c. If you choose not to replant and we determine it is feasible to replant, we will reimburse you in the amount of 20% of the limit of insurance applying to each damaged acre of the insured crop and the liability on these acres will then cease.

**7. COTTON:**

*Loss Adjustment:* Until the insured cotton crop is squared or has been up to a stand over 6 weeks, whichever is earlier, any reduction in stand or plant population will not constitute a loss unless the stand is reduced below an average of 300 plants per 100 feet of row.

If you are paid a percentage loss and replant, the balance of the limit of insurance may be transferred to the new cotton crop or, upon our approval, to a substitute crop.

We do not cover cotton in open bolls, or cotton bolls immature at the time of a killing frost or freeze. We do not cover reduction of grade, staple or micronaire.

**8. EXPIRATION OF INSURANCE.**

Coverage ceases at 12:01 a.m. on the following dates of the current year:

	Hail coverage:	Fire Lightning and Transit coverage:
Barley, oats, rye and wheat .....	July 20.....	July 20
Corn .....	October 1 .....	December 15
Cotton.. .....	November 15 .....	November 15
Rice.....	November 1.....	November 1
1 Sorghum crops.....	October 20. ....	December 15
Soybeans.....	November 15 .....	November 15
15 Tobacco.....	November 1 .....	November 1
1 Tree fruits.....	November 1 .....	November 1
November 1 All other crops.....	October 1 .....	October 1
.....	October 1	

**OPTIONAL PROVISIONS**

Your application and rate of premium determine whether your coverage will be amended by one of the following optional provisions.

**EXCESS OVER 5% LOSS - DISAPPEARING AT 25% PROVISION - (SYMBOL: DXS5)  
EXCEPT TOBACCO AND TOMATOES**

We will not cover any loss until the percentage of loss per acre exceeds 5%. The percentage per acre then payable will be the percent in excess of 5%, multiplied by 1.25. Once the percentage of loss equals or exceeds 25% this provision will no longer apply.

**CROP-HAIL POLICY-BASIC FORM  
SPECIAL PROVISIONS**

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Fire and Lightning coverage does not extend to cotton modules.

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- a. the total amount payable per acre shall not exceed the amount of insurance applying at the time of loss;
- b. this award will not be paid if the loss is subject to any Excess Over Loss or Deductible provision which does not disappear at or less than 70% loss.

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**6. REPLANTING DESTROYED CROPS (Except cotton, small grain crops and rice).**

a. When any acre of crop is damaged by an insured peril to the extent that replanting is necessary, as determined by us, and you choose to replant to the same or substitute crop, the percentage of loss will be the lesser of either:

- (1) the percent of loss sustained to the original crop less any applicable deductible; or
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- c. If you choose not to replant and we determine it is feasible to replant, we will reimburse you in the amount of 20% of the limit of insurance applying to each damaged acre of the insured crop and the liability on these acres will then cease.

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If you are paid a percentage loss and replant, the balance of the limit of insurance may be transferred to the new cotton crop or, upon our approval, to a substitute crop.

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EXCEPT TOBACCO AND TOMATOES**

We will not cover any loss until the percentage of loss per acre exceeds 5%. The percentage per acre then payable will be the percent in excess of 5%, multiplied by 1.25. Once the percentage of loss equals or exceeds 25% this provision will no longer apply.

CROP-HAIL INSURANCE  
MANDATORY ENDORSEMENT

**HARVESTED STORED GRAIN ENDORSEMENT**

We cover your insurable interest in the crop(s) and acreage as listed in the Schedule of Insurance of your underlying Crop-Hail Policy, and while under the care and custody of either you or your tenant, against loss from the following named perils, subject however to special exclusions, conditions, limits of insurance, deductible and coinsurance as hereafter set forth. **Note: The coverage extended through this endorsement is excess only offering coverage above and beyond that which is due you from other insurance, not to exceed the applicable amount of insurance as set forth in the Schedule of Insurance.**

**PERILS INSURED AGAINST:**

1. FIRE AND LIGHTNING
2. WINDSTORM OR HAIL, when loss to the insured grain occurs as a result of damage caused by the direct force of wind or hail to a permanent grain storage structure housing the insured grain. The structure must be sealed and secure with the floor, walls and roof consisting of either concrete, wood or metal.
3. EXPLOSION, but excluding loss by explosion of steam boilers, alcohol stills, steam pipes or steam engines.
4. VEHICLES OR AIRCRAFT, meaning only direct loss resulting from actual physical contact of a land vehicle or aircraft with the covered property or the building containing the covered property and direct loss by objects falling from the aircraft, but excluding loss caused by any vehicle owned or operated by you or your tenant.
5. UPSET OR OVERTURN, meaning loss to insured grain as a result of upset or overturn of a vehicle, other than a common carrier, transporting the grain within 100 miles of the location where the insured crop is stored.
6. SMOKE, meaning only direct loss from smoke due to a sudden, unusual and faulty operation of any heating or drying unit, but excluding loss caused by smog, agricultural smudging or industrial operations.
7. VANDALISM OR MALICIOUS MISCHIEF, meaning only the willful and malicious damage to or destruction of the insured grain which is reported to local, county, state or federal law enforcement.
8. THEFT, meaning any act of theft, larceny or robbery of grain, all only while under the care and custody of either you or your tenant and which is reported to local, county, state or federal law enforcement. **NOT COVERED** are mysterious disappearance, inventory shortage, embezzlement or employee dishonesty, wrongful conversion, action of rodents, birds, animal or vermin, shrinkage or unaccountable shortage, or any circumstances not involving evidence of felonious entry or trespass at the location where the insured crops are stored. Upon knowledge of loss under this peril the insured shall give notice as soon as is practicable to the Company or its authorized agent and to the policy authorities.

**SPECIAL EXCLUSIONS:** Coverage does not apply to loss,

9. Caused directly or indirectly by nuclear reaction, meaning nuclear reaction, radiation or radio-active contamination: or
10. Resulting directly or indirectly from war or undeclared war.
11. Stored in or being processed in public elevators or warehouses, seed houses, drying plants or manufacturing plants.
12. Mixed or ground with another grain, product or material and/or commingled with like grain harvested from acreage not listed in the Schedule of Insurance.

**SPECIAL CONDITIONS:** The following additional conditions apply to this endorsement:

13. Protections of Grain After Loss - The insureds, their agents, employees or assigns, shall undertake reasonable care and measures to salvage grain after loss, including safeguarding of undamaged grain to minimize further grain loss. In consideration thereof, the company will pay actual labor and other necessary cost incurred in an amount not to exceed the sums per bushel set forth below for each specific type of grain.  
**Provided However,** the total amount payable for salvaging of grain shall not exceed five percent of the limit of insurance applicable to the type of crop for which loss is claimed.

Type of Grain	Amount Payable/Bushel Salvage Rate
(a) Corn	.15/bushel
(b) Soybeans	.25/bushel
(c) All other Grains	.10/ bushel

14. OTHER INSURANCE PROVISION: The insurance provided by the endorsement is excess over any other valid and collectible insurance. We will cover only such amount of your loss, after application of co-insurance, as may exceed the amount due you from other insurance, not to exceed the applicable amount of insurance.
15. LIMIT OF INSURANCE: The limit of liability for this endorsement is as set forth in the Schedule of Insurance less any prior claim payments made under the crop-hail policy or endorsements thereto, whichever is less. In no event shall the company be liable for more than the amount of insurance for a specific crop as set forth in the Schedule of Insurance. Additionally, if the cash value of the crop is less than the available amount of insurance when such loss occurs, then the cash value figure will be used in the settlement of the loss.
16. BASIS OF SETTLEMENT: All losses will be adjusted using the actual cash value of the insured grain at the time of loss. The actual cash value is determined as the highest closing local market cash price of the insured grain within ten (10) days following the day of loss. In no event, however, shall the company be liable for more than the amount of insurance for a specific crop as set forth in the Schedule of Insurance, irrespective of the actual cash value of the crop. Therefore, if a loss occurs on the insured grain, then the loss settlement will be based upon the actual cash value of the crop or the limit of liability as set forth in the Schedule of Insurance less any prior claim payment under the subject crop-hail policy or endorsements thereto, whichever is less. Additionally, the company shall be entitled to a credit for any grain salvaged.
17. DEDUCTIBLE CLAUSE: Each claim for loss shall be adjusted individually and from the amount of each adjusted loss fifty (\$50.00) dollars shall be deducted.
18. POLICY PERIOD: Coverage becomes effective at the same time that coverage on the underlying crop-hail policy becomes effective and expires once your policy has been suspended, canceled or replaced by another crop-hail policy or your crops have been sold or delivered to a public elevator or warehouse or are no longer in the care or custody of you or your tenant.
19. All other terms and conditions of the policy not in conflict herewith shall remain unchanged.

CROP-HAIL INSURANCE  
MANDATORY ENDORSEMENT

**HARVESTED STORED GRAIN ENDORSEMENT**

We cover your insurable interest in the crop(s) and acreage as listed in the Schedule of Insurance of your underlying Crop-Hail Policy, and while under the care and custody of either you or your tenant, against loss from the following named perils, subject however to special exclusions, conditions, limits of insurance, deductible and coinsurance as hereafter set forth. **Note: The coverage extended through this endorsement is excess only offering coverage above and beyond that which is due you from other insurance, not to exceed the applicable amount of insurance as set forth in the Schedule of Insurance.**

**PERILS INSURED AGAINST:**

1. FIRE AND LIGHTNING
2. WINDSTORM OR HAIL, when loss to the insured grain occurs as a result of damage caused by the direct force of wind or hail to a permanent grain storage structure housing the insured grain.
3. EXPLOSION, but excluding loss by explosion of steam boilers, alcohol stills, steam pipes or steam engines.
4. VEHICLES OR AIRCRAFT, meaning only direct loss resulting from actual physical contact of a land vehicle or aircraft with the covered property or the building containing the covered property and direct loss by objects falling from the aircraft, but excluding loss caused by any vehicle owned or operated by you or your tenant.
5. UPSET OR OVERTURN, meaning loss to insured grain as a result of upset or overturn of a vehicle, other than a common carrier, transporting the grain within 100 miles of the location where the insured crop is stored.
6. SMOKE, meaning only direct loss from smoke due to a sudden, unusual and faulty operation of any heating or drying unit, but excluding loss caused by smog, agricultural smudging or industrial operations.
7. VANDALISM OR MALICIOUS MISCHIEF, meaning only the willful and malicious damage to or destruction of the insured grain which is reported to local, county, state or federal law enforcement.
8. THEFT, meaning any act of theft, larceny or robbery of grain, all only while under the care and custody of either you or your tenant and which is reported to local, county, state or federal law enforcement. **NOT COVERED** are mysterious disappearance, inventory shortage, embezzlement or employee dishonesty, wrongful conversion, action of rodents, birds, animal or vermin, shrinkage or unaccountable shortage, or any circumstances not involving evidence of felonious entry or trespass at the location where the insured crops are stored. Upon knowledge of loss under this peril the insured shall give notice as soon as is practicable to the Company or its authorized agent and to the policy authorities.

**SPECIAL EXCLUSIONS:** Coverage does not apply to loss,

9. Caused directly or indirectly by nuclear reaction, meaning nuclear reaction, radiation or radio-active contamination: or
10. Resulting directly or indirectly from war or undeclared war.
11. Stored in or being processed in public elevators or warehouses, seed houses, drying plants or manufacturing plants.
12. Mixed or ground with another grain, product or material and/or commingled with like grain harvested from acreage not listed in the Schedule of Insurance.

**SPECIAL CONDITIONS:** The following additional conditions apply to this endorsement:

13. Protections of Grain After Loss - The insureds, their agents, employees or assigns, shall undertake reasonable care and measures to salvage grain after loss, including safeguarding of undamaged grain to minimize

further grain loss. In consideration thereof, the company will pay actual labor and other necessary cost incurred in an amount not to exceed the sums per bushel set forth below for each specific type of grain.

**Provided However,** the total amount payable for salvaging of grain shall not exceed five percent of the limit of insurance applicable to the type of crop for which loss is claimed.

Type of Grain	Amount Payable/Bushel Salvage Rate
(a) Corn	.15/bushel
(b) Soybeans	.25/bushel
(c) All other Grains	.10/ bushel

14. **OTHER INSURANCE PROVISION:** The insurance provided by the endorsement is excess over any other valid and collectible insurance. We will cover only such amount of your loss, after application of co-insurance, as may exceed the amount due you from other insurance, not to exceed the applicable amount of insurance.
15. **LIMIT OF INSURANCE:** The limit of liability for this endorsement is as set forth in the Schedule of Insurance less any prior claim payments made under the crop-hail policy or endorsements thereto, whichever is less. In no event shall the company be liable for more than the amount of insurance for a specific crop as set forth in the Schedule of Insurance. Additionally, if the cash value of the crop is less than the available amount of insurance when such loss occurs, then the cash value figure will be used in the settlement of the loss.
16. **BASIS OF SETTLEMENT:** All losses will be adjusted using the actual cash value of the insured grain at the time of loss. The actual cash value is determined as the highest closing local market cash price of the insured grain within ten (10) days following the day of loss. In no event, however, shall the company be liable for more than the amount of insurance for a specific crop as set forth in the Schedule of Insurance, irrespective of the actual cash value of the crop. Therefore, if a loss occurs on the insured grain, then the loss settlement will be based upon the actual cash value of the crop or the limit of liability as set forth in the Schedule of Insurance less any prior claim payment under the subject crop-hail policy or endorsements thereto, whichever is less. Additionally, the company shall be entitled to a credit for any grain salvaged.
17. **DEDUCTIBLE CLAUSE:** Each claim for loss shall be adjusted individually and from the amount of each adjusted loss fifty (\$50.00) dollars shall be deducted.
18. **POLICY PERIOD:** Coverage becomes effective at the same time that coverage on the underlying crop-hail policy becomes effective and expires once your policy has been suspended, canceled or replaced by another crop-hail policy or your crops have been sold or delivered to a public elevator or warehouse or are no longer in the care or custody of you or your tenant.
19. All other terms and conditions of the policy not in conflict herewith shall remain unchanged.

<i>SERFF Tracking Number:</i>	<i>RURL-125967796</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fireman's Fund Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>FF09CH-1</i>		
<i>TOI:</i>	<i>02.1 Crop</i>	<i>Sub-TOI:</i>	<i>02.1001 Crop-Hail Non-Federally Reinsured Only</i>
<i>Product Name:</i>	<i>2009 AR form filing</i>		
<i>Project Name/Number:</i>	<i>2009 AR form filing/FF09CH-1</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	RURL-125967796	State:	Arkansas
Filing Company:	Fireman's Fund Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	FF09CH-1		
TOI:	02.1 Crop	Sub-TOI:	02.1001 Crop-Hail Non-Federally Reinsured Only
Product Name:	2009 AR form filing		
Project Name/Number:	2009 AR form filing/FF09CH-1		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b>	Approved	12/31/2008
<b>Comments:</b>				
<b>Attachment:</b>	industry_rates_PCtransDoc_intelligent.pdf			
<b>Satisfied -Name:</b>	Summary of changes	<b>Review Status:</b>	Approved	12/31/2008
<b>Comments:</b>				
<b>Attachment:</b>	summ-AR-09.pdf			
<b>Satisfied -Name:</b>	Authorization Letter	<b>Review Status:</b>	Approved	12/31/2008
<b>Comments:</b>				
<b>Attachment:</b>	AR.pdf			

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;">New Business</div> <div style="width: 40%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;">Renewal Business</div> <div style="width: 40%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
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<b>3.</b>	<b>Group Name</b>	<b>Group NAIC #</b>			
<b>4.</b>	<b>Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>

<b>5.</b>	<b>Company Tracking Number</b>	
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

<b>6.</b>	<b>Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
<b>7.</b>	Signature of authorized filer				
<b>8.</b>	Please print name of authorized filer				

**Filing information** (see General Instructions for descriptions of these fields)

<b>9.</b>	<b>Type of Insurance (TOI)</b>				
<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>				
<b>11.</b>	<b>State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>				
<b>12.</b>	<b>Company Program Title (Marketing title)</b>				
<b>13.</b>	<b>Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
<b>14.</b>	<b>Effective Date(s) Requested</b>	New:		Renewal:	
<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>16.</b>	<b>Reference Organization (if applicable)</b>				
<b>17.</b>	<b>Reference Organization # &amp; Title</b>				
<b>18.</b>	<b>Company's Date of Filing</b>				
<b>19.</b>	<b>Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

# Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
21.	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

[illegible]

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>				
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)				
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

**RATE/RULE FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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☐ Rate Increase      ☐ Rate Decrease      ☐ Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

<b>5.</b>	<b>Overall Rate Information (Complete for Multiple Company Filings only)</b>
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		COMPANY USE	STATE USE
<b>5a</b>	<b>Overall percentage rate indication (when applicable)</b>		
<b>5b</b>	<b>Overall percentage rate impact for this filing</b>		
<b>5c</b>	<b>Effect of Rate Filing – Written premium change for this program</b>		
<b>5d</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>		

<b>6.</b>	<b>Overall percentage of last rate revision</b>	
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<b>7.</b>	<b>Effective Date of last rate revision</b>	
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<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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<b>9.</b>	<b>Rule # or Page # Submitted for Review</b>	<b>Replacement or withdrawn?</b>	<b>Previous state filing number, if required by state</b>
01		[ ] New [ ] Replacement [ ] Withdrawn	
02		[ ] New [ ] Replacement [ ] Withdrawn	
03		[ ] New [ ] Replacement [ ] Withdrawn	

**ARKANSAS**  
**SUMMARY OF FORM CHANGES FOR 2009**

**1. HA-2173 (02-09) CROP-HAIL POLICY – BASIC FORM – SPECIAL PROVISIONS**  
(Replaces HA-2173 (03-08))

Provision 1. PERILS INSURED AGAINST – In Provision 1.b. “Fire and Lightning”, for clarification purposes, we specified that the fire and lightning exclusion for crops planted in small grain crop, stubble or residue applies to the current year’s crop.

In Provision 7. COTTON: Loss Adjustment - To coincide with the NCIS changes, the language in this section was replaced with language used in other policies with the cotton escalator form and now states that “prior to squaring the adjustment of losses will be based on stand reduction caused by hail.”

**2. HA-2052A (02-09) HARVESTED STORED GRAIN ENDORSEMENT**  
(Replaces HA-2052 (01-08))

For clarification purposes, we added the following statement to the PERILS INSURED AGAINST provision for Windstorm or Hail: “The structure must be sealed and secure with the floor, walls and roof consisting of either concrete, wood or metal”.



Kerian Bunch  
Vice President  
Associate General Counsel

November 7, 2005

Commissioner of Insurance - Arkansas

To Whom It May Concern:

Fireman's Fund Insurance Company hereby authorizes Rural Community Insurance Agency, Inc., Anoka, Minnesota, to submit filings on its behalf for rates, rules and forms relating to Multi-Peril Crop, Crop Hail Insurance and any other crop related products.

This authorization shall apply to all states in which Fireman's Fund Insurance Company is licensed and shall remain in effect until you are notified, in writing, of its revocation.

FIREMAN'S FUND INSURANCE COMPANY

Kerian Bunch